Loans Almost no rural person deals as an individual with a bank for small amounts, as he is embarrassed to deal with strangers and has a tradition of distrust of city people in general. The small 'moai' is the mark of a rather stable agricultural community. Between the 'moai' and the city bank operates the individual loan shark, catering to people who need money desperately---either because of ill health or family troubles---or because with a little capital the borrower hopes to "make a killing" in some enterprise. These needy people are quite willing to contract to repay at the exorbitant interest rate of ten per cent per month. As might be expected, many persons default on repayment of these loans, to the intense and very vocal indignation of the lender. 452

Almost every 'son' has a credit cooperative, or 'Shin'yō Kyōdo Kamiai'. These are operated by the 'son' office, and when the money involved filters down to individuals the amount concerned is much less than one can obtain through a 'moai'. Amounts available for loan generally range from ¥10,000 to ¥15,000 for each village. Then the amount is divided according to the number of households in the 'han', or ward, of the village. Bigger 'han' can borrow about ¥3,000 while smaller ones may borrow ¥2,000. The money is borrowed by the 'han' and then sub-borrowed by individuals or by groups of two or three men. A person may but seldom does borrow directly from the 'son' office as an individual. However, repayment is always made on an individual basis, rather than through the 'han' and village. The village headman, or 'kucho', is the person responsible ('sekinin-sha') for the operation of the fund in his bailiwick. [632]

One Nanahan man has moved temporarily to Itoman. He obtained a GARIOA-subsidized bank loan for ¥360,000 ($3,000) to buy a truck. His success in finding customers in the Naha port area assures that the loan will not be defaulted. 453

'Son' Relief At the end of 1952 there were 335 persons, representing 114 households, who were receiving relief from the 'son' office. Details are presented below: 746* [632]

Class of Aid	From Prewar		Due to War		Postwar		Total	
	Houses	Persons	Houses	Persons	Houses	Persons	Houses	Persons
Orphans	--	--	8	15	--	--	8	15
Aged persons	23	28	14	29	4	5	41	62
Widows	--	--	15	76	12	60	27	136
Sick persons	3	10	5	12	7	26	15	48
Disabled	8	13	3	7	1	5	12	25
Other	1	4	4	18	6	27	11	49
TOTAL	35	55	49	157	30	123	114	335

To obtain relief, old people must fulfill the usual requirements of living alone, being propertyless, ill, and without familial support. In the